

Fill in this information to identify your case:

Debtor 1	Darrell Maxwell Smith		
	First Name	Middle Name	Last Name
Debtor 2	Lytricia Smith		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NORTH CAROLINA		
Case number	25-00583-5-JNC		
(if known)			

☒ Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 280,499.40
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 57,123.80
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 337,623.20

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 509,642.21
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 2,500.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 56,065.61
Your total liabilities	\$ 568,207.82

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 6,876.20
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 7,576.30

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

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8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **991.11**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 2,500.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 2,500.00

Fill in this information to identify your case and this filing:

Debtor 1	Darrell Maxwell Smith		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Lytricia Smith		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA			
Case number	25-00583-5-JNC		

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

2175 Robersonville Road

Street address, if available, or other description

Washington NC 27889-0000

City State ZIP Code

Beaufort

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☒ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Parcel No. 12886

Value based on Debtors' understanding of the current market, recent sales in the area and repairs needed while taking into consideration the current tax value less 10% for liquidation costs (\$311,666.00 * 0.90=\$280,499.40)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$280,499.40	\$280,499.40

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by Entirety

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**\$280,499.40****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No

☒ Yes

3.1 Make: **Oldsmobile**
 Model: **F-35 Deluxe**
 Year: **1965**
 Approximate mileage: **70,128**
 Other information:
VIN: 335695M343004
Value based on JD Power Low
Retail due to age of vehicle

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$4,725.00

\$4,725.00

3.2 Make: **Oldsmobile**
 Model: **F-85**
 Year: **1965**
 Approximate mileage: **90,474**
 Other information:
VIN: 338375Z103570
Value based on JD Power Low
Retail due to age of vehicle

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$5,025.00

\$5,025.00

3.3 Make: **Dodge RAM**
 Model: **1500 SLT**
 Year: **2017**
 Approximate mileage: **132,938**
 Other information:
VIN: 1C6RR6LT4HS805853
Purchased: 3/10/2022
Value based on JD Power Clean
Condition

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$14,075.00

\$14,075.00

3.4 Make: **GMC**
 Model: **Acadia SLE**
 Year: **2023**
 Approximate mileage: **56,197**
 Other information:
VIN: 1GKKNKL43PZ184140
Purchased: 2/5/2024
Value based on JD Power Clean
Condition

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$24,075.00

\$24,075.00

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No

☒ Yes

4.1 Make: **Kayo**
 Model: **AU125-2**
 Year: **2022**

Other information:

VIN: L6JAGJLC5N1002043
Value based on Debtor's
estimate due to age and
condition of ATV

Who has an interest in the property? Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the
entire property?

Current value of the
portion you own?

\$1,000.00

\$1,000.00

4.2 Make: **Kayo**
 Model: **AU125-2**
 Year: **2022**

Other information:

VIN: L6JAGJLCXN1002104
Value based on Debtor's
estimate due to age and
condition of ATV

Who has an interest in the property? Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the
entire property?

Current value of the
portion you own?

\$1,000.00

\$1,000.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$49,900.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Refrigerator, washing machine, dryer, living room suite, bedroom suite and dining room suite.

\$1,500.00

Zero Turn Riding Lawn Mower

\$800.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Seven (7) televisions, one (1) desktop computer, two (2) cell phones, one (1) gaming console (Playstation).

\$1,000.00

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**Two (2) firearms:
 Pistol - 9mm Beretta
 Pistol - 9mm Ruger**

\$200.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothes and shoes

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Two (2) wedding rings (gold).

\$1,400.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

Two (2) dogs

\$2.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No

☒ Yes. Give specific information.....

CPAP machine

\$10.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$5,412.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes..... Institution name:

17.1.	Checking	US Bank	\$4.00
17.2.	Checking	Wells Fargo Bank, N.A.	\$0.00
17.3.	Savings	State Employees' Credit Union	\$25.00
17.4.	Cash Points Global - 52027678	State Employees' Credit Union	\$1.00
17.5.	Cash Points Global - 52027686	State Employees' Credit Union	\$5.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
☐ Yes. Give specific information about them.....
 Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them
 Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately.
 Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes. Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

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24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Nationwide

**Lytricia B. Smith,
Angela Smith and
Amber Smith**

\$1,776.80

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

☐ Yes. Describe each claim.....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim.....

The debtor(s) reserve the right to amend these schedules to include and exempt as permitted by law, any pre-petition claims or assets the debtor(s) may have, the existence of which are discovered post-petition.

\$0.00

35. **Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$1,811.80

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here**

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$280,499.40
56. Part 2: Total vehicles, line 5	\$49,900.00	
57. Part 3: Total personal and household items, line 15	\$5,412.00	
58. Part 4: Total financial assets, line 36	\$1,811.80	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$57,123.80	Copy personal property total \$57,123.80
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$337,623.20

Fill in this information to identify your case:

Debtor 1 **Darrell Maxwell Smith**
First Name Middle Name Last Name

Debtor 2 **Lytricia Smith**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF NORTH CAROLINA**

Case number **25-00583-5-JNC**
(if known)

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	CarMax Auto Finance <small>Creditor's Name</small> Attn: Managing Agent/Officer 1200 Tuckahoe Creek Pkwy Richman, VA 23238 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 2023 GMC Acadia SLE 56,197 miles VIN: 1GKKNKL43PZ184140 Purchased: 2/5/2024 Value based on JD Power Clean Condition As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)	\$29,343.00	\$24,075.00
			\$5,268.00	
	Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
	Date debt was incurred Opened 02/24 Last Active 12/24	Last 4 digits of account number 5692		

Debtor 1 **Darrell Maxwell Smith** Case number (if known) **25-00583-5-JNC**

First Name Middle Name Last Name

Debtor 2 **Lytricia Smith**

First Name Middle Name Last Name

2.2 **John Deere Financial** Describe the property that secures the claim: **\$1,233.34** **\$800.00** **\$433.34**

Creditor's Name

**Attn: Managing Agent/Officer
P.O. Box 6600
Johnston, IA 50131**

Number, Street, City, State & Zip Code

Zero Turn Riding Lawn Mower

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Non-Purchase Money Security

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **0386**

2.3 **Nationwide Insurance** Describe the property that secures the claim: **\$6,690.87** **\$1,776.80** **\$4,914.07**

Creditor's Name

**Attn: Managing Agent/Officer
One Nationwide Plaza
Columbus, OH 43215**

Number, Street, City, State & Zip Code

**Nationwide
Beneficiary: Lytricia B. Smith,
Angela Smith and Amber Smith**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Loan against life insurance

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2019**

Last 4 digits of account number

Debtor 1 **Darrell Maxwell Smith** Case number (if known) **25-00583-5-JNC**

First Name Middle Name Last Name

Debtor 2 **Lytricia Smith**

First Name Middle Name Last Name

2.4 **Onemain Financial** Describe the property that secures the claim: **\$22,490.00** **\$14,075.00** **\$8,415.00**

Creditor's Name

2017 Dodge RAM 1500 SLT 132,938 miles
VIN: 1C6RR6LT4HS805853
Purchased: 3/10/2022
Value based on JD Power Clean Condition

Attn: Managing Agent/Officer
P.O. Box 142
Evansville, IN 47701

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Automobile**

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Opened 06/24 Last

Date debt was incurred **Active 12/24** Last 4 digits of account number **2581**

2.5 **Rocket Mortgage** Describe the property that secures the claim: **\$449,885.00** **\$280,499.40** **\$169,385.60**

Creditor's Name

2175 Robersonville Road
Washington, NC 27889 Beaufort County
Parcel No. 12886
Value based on Debtors' understanding of the current market, recent sales in the area and repairs needed while taking into consideration the current tax value

Attn: Managing Agent/Officer
1050 Woodward Ave.
Detroit, MI 48226

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **Principal Mortgage**

Who owes the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Opened 10/21 Last

Date debt was incurred **Active 1/01/25** Last 4 digits of account number **2895**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$509,642.21

If this is the last page of your form, add the dollar value totals from all pages.

\$509,642.21

Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Debtor 1 **Darrell Maxwell Smith**

First Name	Middle Name	Last Name
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Case number (if known)

25-00583-5-JNCDebtor 2 **Lytricia Smith**

First Name	Middle Name	Last Name
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Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[]

Name, Number, Street, City, State & Zip Code

Onemain Financial**Attn: Managing Agent/Officer****P.O. Box 3251****Evansville, IN 47731**On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1 **Darrell Maxwell Smith**
 First Name Middle Name Last Name

Debtor 2 **Lytricia Smith**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF NORTH CAROLINA**

Case number **25-00583-5-JNC**
 (if known)

☒ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Arizona Department of Child Support Priority Creditor's Name Attn: Managing Agent/Officer P.O. Box 40458 Phoenix, AZ 85012 Number Street City State Zip Code	Last 4 digits of account number 0024	\$2,500.00	\$2,500.00
	When was the debt incurred? Opened 12/12 Last Active 05/24			
	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input checked="" type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
	Family Support			

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

2.2	Beaufort County Tax Administration <small>Priority Creditor's Name</small> Attn: Managing Agent/Officer P.O Box 633 Washington, NC 27889-0633 <small>Number Street City State Zip Code</small>	Last 4 digits of account number _____	\$0.00	\$0.00	\$0.00
	When was the debt incurred? _____				
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

2.3	NC Department of Revenue <small>Priority Creditor's Name</small> Attn: Bankruptcy Dept. Post Office Box 1168 Raleigh, NC 27602-1168 <small>Number Street City State Zip Code</small>	Last 4 digits of account number _____	\$0.00	\$0.00	\$0.00
	When was the debt incurred? _____				
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4.1	Affirm, Inc. Nonpriority Creditor's Name Attn: Managing Agent/Officer 650 California St., Floor 12 San Francisco, CA 94108 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number BONL When was the debt incurred? Opened 05/22 Last Active 2/01/23 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Unsecured	\$1,364.00
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4.2	Ashro Nonpriority Creditor's Name Attn: Managing Agent/Officer 1112 7th Ave. Monroe, WI 53566 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1220 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit cards	\$159.53
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4.3	Avant/Webbank Nonpriority Creditor's Name Attn: Managing Agent/Officer 222 N Lasalle St, Ste 1600 Chicago, IL 60601 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 8054 When was the debt incurred? Opened 05/22 Last Active 1/01/25 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card	\$345.00
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Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**

4.4	Capital One Nonpriority Creditor's Name Attn: Managing Agent/Officer P.O. Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9050</u> \$2,164.00 When was the debt incurred? <u>Opened 7/25/14 Last Active 01/25</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>
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4.5	Capital One Nonpriority Creditor's Name Attn: Managing Agent/Officer P.O. Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>9850</u> \$1,148.00 When was the debt incurred? <u>Opened 11/16 Last Active 09/24</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Charge Account-Walmart</u>
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4.6	Capital One Nonpriority Creditor's Name Attn: Managing Agent/Officer P.O. Box 30285 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2783</u> \$1,092.00 When was the debt incurred? <u>Opened 11/28/16 Last Active 1/02/25</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>
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Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**

4.7

Capital One

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 30285**Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **4470****\$302.00****Opened 12/16 Last Active**When was the debt incurred? **12/07/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.8

Capital One

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 30285**Salt Lake City, UT 84130**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **9292****\$232.00****Opened 12/16 Last Active**When was the debt incurred? **10/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charge Account-Walmart**

4.9

Cavalry Portfolio Services

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
1 American Lane, Suite 220
Greenwich, CT 06831

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **2545****\$2,554.73****Opened 3/14/24 Last Active**When was the debt incurred? **05/23**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Collection Attorney Citibank**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**4.1
0**Comenity Bank**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P. O. Box 182125
Columbus, OH 43218-2125

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **4421****\$574.00**When was the debt incurred? **Opened 11/20 Last Active 01/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charge Account-Burlington**

4.1
1**Comenity Bank**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P. O. Box 182125
Columbus, OH 43218-2125

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1573****\$152.00**When was the debt incurred? **Opened 09/24 Last Active 1/17/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Charge Account-Midas**

4.1
2**Concora Credit, Inc.**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 4499
Beaverton, OR 97076

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **5354****\$1,217.00**When was the debt incurred? **Opened 02/19 Last Active 1/01/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**4.1
3**Continental Finance Company**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
4550 Linden Hill Rd., Ste. 4
Wilmington, DE 19808

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **0285** **\$975.00**When was the debt incurred? **Opened 11/24 Last Active 1/02/25****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.1
4**Credit One Bank**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
6801 Cimarron Rd.
Las Vegas, NV 89113

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **7099** **\$673.00**When was the debt incurred? **Opened 01/22 Last Active 01/25****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.1
5**Fortiva**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 105555
Atlanta, GA 30348

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **9308** **\$935.00**When was the debt incurred? **Opened 10/19 Last Active 01/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**

4.1 6	Future Financial Services, LLC Nonpriority Creditor's Name Attn: Managing Agent/Officer 3009 S. Memorial Dr. Greenville, NC 27834 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6634 \$8,376.00 When was the debt incurred? Opened 05/24 Last Active 01/25 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Note Loan
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4.1 7	Genesis Bank Nonpriority Creditor's Name Attn: Managing Agent/Officer P.O. Box 4477 Beaverton, OR 97076 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 1385 \$1,144.00 When was the debt incurred? Opened 10/24 Last Active 1/01/25 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
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4.1 8	Genesis Bank Nonpriority Creditor's Name Attn: Managing Agent/Officer P.O. Box 4477 Beaverton, OR 97076 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number 6861 \$514.00 When was the debt incurred? Opened 10/24 Last Active 1/01/25 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
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Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**4.1
9**Genesis Bank**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 4477
Beaverton, OR 97076

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **1789****\$437.00**When was the debt incurred? **Opened 11/22 Last Active 12/02/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card**

4.2
0**Internal Revenue Service**

Nonpriority Creditor's Name

Department of the Treasury
Post Office Box 7346
Philadelphia, PA 19101-7346

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number

\$2,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **2016 & 2017 taxes combined**

4.2
1**Jefferson Capital Systems, LLC**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
200 14th Ave. E.
Sartell, MN 56377

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

Last 4 digits of account number **7003****\$2,867.00**When was the debt incurred? **Opened 03/23 Last Active 08/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Factoring Company Account- Fingerhut Advantage**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**4.2
2**Jefferson Capital Systems, LLC**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
200 14th Ave. E.
Sartell, MN 56377

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?☒ No☐ YesLast 4 digits of account number **6003****\$1,124.00****When was the debt incurred?** **Opened 11/23 Last Active 04/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account-Fortiva Credit Card**4.2
3**LVNV Funding, LLC**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 10497
Greenville, SC 29603

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?☒ No☐ YesLast 4 digits of account number **9617****\$2,906.81****When was the debt incurred?** **Opened 12/23 Last Active 05/23****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account- Credit One Bank N.A.**4.2
4**LVNV Funding, LLC**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 10497
Greenville, SC 29603

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?☒ No☐ YesLast 4 digits of account number **5485****\$1,278.00****When was the debt incurred?** **Opened 03/23 Last Active 07/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:**
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Factoring Company Account- Webbank Fingerhut**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4.2
5

Mariner Finance

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
8211 Town Center Drive
Nottingham, MD 21236

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7321**

\$2,924.00

Opened 07/24 Last Active

When was the debt incurred? **12/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Unsecured personal loan**

4.2
6

Merrick Bank

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 9201
Old Bethpage, NY 11804

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0506**

\$974.00

Opened 09/24 Last Active

When was the debt incurred? **01/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.2
7

Midland Credit Management

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 939069
San Diego, CA 92193

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5742**

\$2,896.00

Opened 02/23 Last Active

When was the debt incurred? **07/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Factoring Company Account- Webbank**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**4.2
8**Midland Credit Management**Last 4 digits of account number **4340** **\$839.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 939069
San Diego, CA 92193

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 12/23 Last Active 5/31/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Factoring Company Account- Credit One Bank N.A.**

4.3
9**Montgomery Ward**Last 4 digits of account number **1290** **\$1,370.33**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
1112 7th Ave
Monroe, WI 53566

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit card**

4.3
0**Radius Global Solutions**Last 4 digits of account number **0139** **\$200.34**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 390916
Minneapolis, MN 55439

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Collection agent for Masseys**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4.3
1

Target Card Services

Last 4 digits of account number **1265** **\$211.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 9475
Minneapolis, MN 55440

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Opened 11/16 Last Active 1/01/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

4.3
2

Time Financing Service

Last 4 digits of account number **0700** **\$9,268.41**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
1308 Carolina Ave.
Washington, NC 27889

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Opened 09/24 Last Active 12/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Unsecured personal loan**

4.3
3

US Bank Trust National Association

Last 4 digits of account number **4288** **\$529.46**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 5229
Cincinnati, OH 45201

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Opened 08/16 Last Active 12/02/24**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4.3
4

US Cellular

Last 4 digits of account number **8A04** **\$160.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
PO Box 371345
Pittsburgh, PA 15250-7345

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Last Active 1/03/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Cellular phone bill**

4.3
5

Verizon Wireless Bankruptcy Admin.

Last 4 digits of account number **0001** **\$1,463.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
500 Technology Dr., Ste. 599
Weldon Springs, MO 63304

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Opened 09/16 Last Active 5/29/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

4.3
6

Wells Fargo Bank NA

Last 4 digits of account number **4663** **\$324.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
1 Home Campus MAC X2303-01a
Des Moines, IA 50328

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

When was the debt incurred? **Opened 8/19/15 Last Active 1/07/25**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card**

Debtor 1 **Darrell Maxwell Smith**
 Debtor 2 **Lytricia Smith**

Case number (if known) **25-00583-5-JNC**

4.3
7

Zion's Debt Holdings, LLC

Last 4 digits of account number **6122** **\$372.00**

Nonpriority Creditor's Name

Attn: Managing Agent/Officer
P.O. Box 878
Spanish Fork, UT 84660

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **Opened 7/27/23 Last Active 03/22**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Brinks Home Security**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Credit One Bank
Attn: Managing Agent/Officer
6801 Cimarron Rd.
Las Vegas, NV 89113

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.23** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Credit One Bank
Attn: Managing Agent/Officer
6801 Cimarron Rd.
Las Vegas, NV 89113

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.28** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Fingerhut
Attn: Managing Agent/Officer
6250 Ridgewood Road
Saint Cloud, MN 56303

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.24** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Fingerhut Advantage
Attn: Managing Agent/Officer
6250 Ridgewood Road
Saint Cloud, MN 56303

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.21** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Fortiva
Attn: Managing Agent/Officer
P.O. Box 105555
Atlanta, GA 30348

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.22** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Massey's
Attn: Managing Agent/Officer
1112 7th Ave
Monroe, WI 53566

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.30** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Darrell Maxwell Smith**
Debtor 2 **Lytricia Smith**Case number (if known) **25-00583-5-JNC**

Last 4 digits of account number

Name and Address

WebBank
Attn: Managing Agent/Officer
215 S. State St., Suite 1000
Salt Lake City, UT 84111

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.27** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.**Total
claims
from Part 16a. **Domestic support obligations**6a. \$ **2,500.00**6b. **Taxes and certain other debts you owe the government**6b. \$ **0.00**6c. **Claims for death or personal injury while you were intoxicated**6c. \$ **0.00**6d. **Other.** Add all other priority unsecured claims. Write that amount here.6d. \$ **0.00**6e. **Total Priority.** Add lines 6a through 6d.6e. \$ **2,500.00**Total
claims
from Part 26f. **Student loans**6f. \$ **0.00**6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**6g. \$ **0.00**6h. **Debts to pension or profit-sharing plans, and other similar debts**6h. \$ **0.00**6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.6i. \$ **56,065.61**6j. **Total Nonpriority.** Add lines 6f through 6i.6j. \$ **56,065.61**

Fill in this information to identify your case:

Debtor 1 **Darrell Maxwell Smith**
First Name Middle Name Last Name

Debtor 2 **Lytricia Smith**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **EASTERN DISTRICT OF NORTH CAROLINA**

Case number **25-00583-5-JNC**
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Darrell Maxwell Smith**
Darrell Maxwell Smith
Signature of Debtor 1

Date **March 7, 2025**

X **/s/ Lytricia Smith**
Lytricia Smith
Signature of Debtor 2

Date **March 7, 2025**

In re Darrell Maxwell Smith
Lytricia Smith Debtor(s) Case No. _____

FORM 106DEC DECLARATION ABOUT AN INDIVIDUAL DEBTOR'S SCHEDULES

Attachment A

Inclusion of any debt listed on Schedules D, E, or F shall not be construed as an admission as to its validity including but not limited to the propriety/amount of charges/fees, interest rate or standing to assert a claim based on the alleged debt.

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **Darrell Maxwell Smith
Lytricia Smith**

Debtor(s)

Case No. **25-00583-5-JNC**
Chapter **13**

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 7, 2025**

/s/ Darrell Maxwell Smith
Darrell Maxwell Smith
Signature of Debtor

Date: **March 7, 2025**

/s/ Lytricia Smith
Lytricia Smith
Signature of Debtor

Date: **March 7, 2025**

/s/ Richard L. Cannon, III
Signature of Attorney
Richard L. Cannon, III
Cannon Law Offices, PLLC
300 East Arlington Blvd., Suite 5
P.O. Drawer 8425
Greenville, NC 27858
(252) 355-2010 Fax: (252) 355-2994

Affirm, Inc.
Attn: Managing Agent/Officer
650 California St., Floor 12
San Francisco, CA 94108

Concora Credit, Inc.
Attn: Managing Agent/Officer
P.O. Box 4499
Beaverton, OR 97076

Jefferson Capital Systems, LLC
Attn: Managing Agent/Officer
200 14th Ave. E.
Sartell, MN 56377

Arizona Department of Child Support
Attn: Managing Agent/Officer
P.O. Box 40458
Phoenix, AZ 85012

Continental Finance Company
Attn: Managing Agent/Officer
4550 Linden Hill Rd., Ste. 4
Wilmington, DE 19808

John Deere Financial
Attn: Managing Agent/Officer
P.O. Box 6600
Johnston, IA 50131

Ashro
Attn: Managing Agent/Officer
1112 7th Ave.
Monroe, WI 53566

Credit One Bank
Attn: Managing Agent/Officer
6801 Cimarron Rd.
Las Vegas, NV 89113

LVNV Funding, LLC
Attn: Managing Agent/Officer
P.O. Box 10497
Greenville, SC 29603

Avant/Webbank
Attn: Managing Agent/Officer
222 N Lasalle St, Ste 1600
Chicago, IL 60601

Fingerhut
Attn: Managing Agent/Officer
6250 Ridgewood Road
Saint Cloud, MN 56303

Mariner Finance
Attn: Managing Agent/Officer
8211 Town Center Drive
Nottingham, MD 21236

Beaufort County Tax Administration
Attn: Managing Agent/Officer
P.O Box 633
Washington, NC 27889-0633

Fingerhut Advantage
Attn: Managing Agent/Officer
6250 Ridgewood Road
Saint Cloud, MN 56303

Massey's
Attn: Managing Agent/Officer
1112 7th Ave
Monroe, WI 53566

Capital One
Attn: Managing Agent/Officer
P.O. Box 30285
Salt Lake City, UT 84130

Fortiva
Attn: Managing Agent/Officer
P.O. Box 105555
Atlanta, GA 30348

Merrick Bank
Attn: Managing Agent/Officer
P.O. Box 9201
Old Bethpage, NY 11804

CarMax Auto Finance
Attn: Managing Agent/Officer
1200 Tuckahoe Creek Pkwy
Richman, VA 23238

Future Financial Services, LLC
Attn: Managing Agent/Officer
3009 S. Memorial Dr.
Greenville, NC 27834

Midland Credit Management
Attn: Managing Agent/Officer
P.O. Box 939069
San Diego, CA 92193

Cavalry Portfolio Services
Attn: Managing Agent/Officer
1 American Lane, Suite 220
Greenwich, CT 06831

Genesis Bank
Attn: Managing Agent/Officer
P.O. Box 4477
Beaverton, OR 97076

Montgomery Ward
Attn: Managing Agent/Officer
1112 7th Ave
Monroe, WI 53566

Comenity Bank
Attn: Managing Agent/Officer
P. O. Box 182125
Columbus, OH 43218-2125

Internal Revenue Service
Department of the Treasury
Post Office Box 7346
Philadelphia, PA 19101-7346

Nationwide Insurance
Attn: Managing Agent/Officer
One Nationwide Plaza
Columbus, OH 43215

NC Department of Revenue
Attn: Bankruptcy Dept.
Post Office Box 1168
Raleigh, NC 27602-1168

Verizon Wireless Bankruptcy Admin.
Attn: Managing Agent/Officer
500 Technology Dr., Ste. 599
Weldon Springs, MO 63304

Onemain Financial
Attn: Managing Agent/Officer
P.O. Box 142
Evansville, IN 47701

WebBank
Attn: Managing Agent/Officer
215 S. State St., Suite 1000
Salt Lake City, UT 84111

Onemain Financial
Attn: Managing Agent/Officer
P.O. Box 3251
Evansville, IN 47731

Wells Fargo Bank NA
Attn: Managing Agent/Officer
1 Home Campus MAC X2303-01a
Des Moines, IA 50328

Radius Global Solutions
Attn: Managing Agent/Officer
P.O. Box 390916
Minneapolis, MN 55439

Zion's Debt Holdings, LLC
Attn: Managing Agent/Officer
P.O. Box 878
Spanish Fork, UT 84660

Rocket Mortgage
Attn: Managing Agent/Officer
1050 Woodward Ave.
Detroit, MI 48226

Target Card Services
Attn: Managing Agent/Officer
P.O. Box 9475
Minneapolis, MN 55440

Time Financing Service
Attn: Managing Agent/Officer
1308 Carolina Ave.
Washington, NC 27889

US Bank Trust National Association
Attn: Managing Agent/Officer
P.O. Box 5229
Cincinnati, OH 45201

US Cellular
Attn: Managing Agent/Officer
PO Box 371345
Pittsburgh, PA 15250-7345